

Fill in this information to identify the case:

Debtor 1 Yvette Simpson  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the : Eastern District of Pennsylvania  
(State)  
Case number 18-18443-MDC

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: NewRez LLC d/b/a Shellpoint Mortgage Servicing

Court claim no. (if known): 5

Last four digits of any number you use to identify the debtor's account: XXXXXX6661

Date of payment change:  
Must be at least 21 days after date of this notice 1/1/2022

New total payment:  
Principal, interest, and escrow, if any \$852.39

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 345.50

New escrow payment : \$ 399.69

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: %

New interest rate: %

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

Debtor 1

Yvette Simpson

First Name Middle Name Last Name

Case number (if known) 18-18443-MDC

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent

**I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/Phillip Raymond Date 11/16/2021  
Signature

Print: Phillip Raymond Title Authorized Agent for Creditor  
First Name Middle Name Last Name

Company McCalla Raymer Leibert Pierce, LLC

Address 1544 Old Alabama Road  
Number Street  
Roswell GA 30076  
City State ZIP Code

Contact phone 732-692-6872 Email Phillip.Raymond@mccalla.com

In Re:  
Yvette Simpson

Bankruptcy Case No.: 18-18443-MDC  
Chapter: 13  
Judge: Magdeline D.  
Coleman

CERTIFICATE OF SERVICE

I, Phillip Raymond, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within NOTICE OF MORTGAGE PAYMENT CHANGE filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Yvette Simpson  
208 Walnut Street  
Morton, PA 19070

BRAD J. SADEK  
Sadek and Cooper  
1315 Walnut Street  
Philadelphia, PA 19107

*(served via ECF Notification)*

KENNETH E. WEST  
Office of the Chapter 13 Standing Trustee  
1234 Market Street - Suite 1813  
Philadelphia, PA 19107

*(served via ECF Notification)*

U.S. Trustee  
United States Trustee  
Office of the U.S. Trustee  
200 Chestnut Street Suite 502  
Philadelphia, PA 19106

*(served via ECF Notification)*

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 11/17/2021 By: /s/Phillip Raymond  
(date) Phillip Raymond  
Authorized Agent for Creditor

YVETTE I SIMPSON  
 208 Walnut Street  
 Morton PA 19070

Analysis Date: October 29, 2021  
 Loan: XXXXXXXXXX  
 Property Address:  
 208 WALNUT ST  
 MORTON, PA 19070

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			Contractual	Effective Jan01, 2022	Prior Esc Pmt	January 01, 2021	Escrow Balance Calculation	
P & I Pmt:	\$452.70		\$452.70		P & I Pmt:	\$452.70	Due Date:	October 01, 2020
Escrow Pmt:	\$337.27		\$399.69		Escrow Pmt:	\$345.50	Escrow Balance:	\$1,583.95
Other Funds Pmt:	\$0.00		\$0.00		Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$5,157.81
Asst. Pmt (-):	\$0.00		\$0.00		Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$42.75
Reserve Acct Pmt:	\$0.00		\$0.00		Resrv Acct Pmt:	\$0.00		
Total Payment	\$789.97		\$852.39		Total Payment	\$798.20	Anticipated Escrow Balance:	\$6,699.01

  

Shortage/Overage Information		Effective Jan01, 2022
Upcoming Total Annual Bills		\$4,796.23
Required Cushion		\$770.87
Required Starting Balance		\$1,156.26
Escrow Shortage		\$0.00
Surplus		\$5542.75

  

<b>Cushion Calculation:</b>		Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 770.87. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 799.37 or 1/6 of the anticipated payment from the account.
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This is a statement of actual activity in your escrow account from Jan 2021 to Dec 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	993.70	(1,759.26)
Jan 2021	345.50	337.27	14.25	14.25	* PMI	1,324.95	(1,436.24)
Jan 2021		8.23			* Escrow Only Payment	1,324.95	(1,428.01)
Feb 2021	345.50	337.27	14.25	14.25	* PMI	1,656.20	(1,104.99)
Feb 2021		8.23			* Escrow Only Payment	1,656.20	(1,096.76)
Feb 2021				318.71	* County Tax	1,656.20	(1,415.47)
Mar 2021	345.50	337.27	14.25	14.25	* PMI	1,987.45	(1,092.45)
Mar 2021		8.23			* Escrow Only Payment	1,987.45	(1,084.22)
Mar 2021				725.09	* Borough Tax	1,987.45	(1,809.31)
Apr 2021	345.50		284.34		* County Tax	2,048.61	(1,809.31)
Apr 2021			609.19		* Borough Tax	1,439.42	(1,809.31)
Apr 2021			14.25	14.25	* PMI	1,425.17	(1,823.56)
May 2021	345.50	337.27	14.25	14.25	* PMI	1,756.42	(1,500.54)
May 2021		8.23			* Escrow Only Payment	1,756.42	(1,492.31)
Jun 2021	345.50	682.77	14.25	14.25	* PMI	2,087.67	(823.79)
Jun 2021		8.23			* Escrow Only Payment	2,087.67	(815.56)
Jul 2021	345.50		14.25	14.25	* PMI	2,418.92	(829.81)
Aug 2021	345.50		1,795.43	2,109.43	* School Tax	968.99	(2,939.24)
Aug 2021		337.27	14.25	14.25	* PMI	954.74	(2,616.22)
Aug 2021		8.23			* Escrow Only Payment	954.74	(2,607.99)
Sep 2021	345.50	337.27	14.25	14.25	* PMI	1,285.99	(2,284.97)
Sep 2021		8.23			* Escrow Only Payment	1,285.99	(2,276.74)
Oct 2021	345.50		14.25	14.25	* PMI	1,617.24	(2,290.99)
Oct 2021				1,472.00	* Hazard	1,617.24	(3,762.99)
Nov 2021	345.50		1,286.00		* Hazard	676.74	(3,762.99)
Nov 2021			14.25		* PMI	662.49	(3,762.99)
Dec 2021	345.50		14.25		* PMI	993.74	(3,762.99)
					Anticipated Transactions	993.74	(3,762.99)
Oct 2021		P		14.25	PMI		(3,777.24)
Nov 2021		P		14.25	PMI		(3,791.49)
Dec 2021		5,157.81 P		14.25	PMI		1,352.07
	\$4,146.00	\$7,921.81	\$4,145.96	\$4,810.48			

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.  
P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

October 29, 2021

Loan: [REDACTED]

**Annual Escrow Account Disclosure Statement - Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
Jan 2022	399.69	14.25	Starting Balance	6,699.01	1,156.26
Feb 2022	399.69	14.25	PMI	7,084.45	1,541.70
Mar 2022	399.69	14.25	PMI	7,469.89	1,927.14
Apr 2022	399.69	14.25	PMI	7,855.33	2,312.58
Apr 2022	399.69	318.71	County Tax	7,936.31	2,393.56
Apr 2022		725.09	Borough Tax	7,211.22	1,668.47
Apr 2022		14.25	PMI	7,196.97	1,654.22
May 2022	399.69	14.25	PMI	7,582.41	2,039.66
Jun 2022	399.69	14.25	PMI	7,967.85	2,425.10
Jul 2022	399.69	14.25	PMI	8,353.29	2,810.54
Aug 2022	399.69	2,109.43	School Tax	6,643.55	1,100.80
Aug 2022		14.25	PMI	6,629.30	1,086.55
Sep 2022	399.69	14.25	PMI	7,014.74	1,471.99
Oct 2022	399.69	14.25	PMI	7,400.18	1,857.43
Nov 2022	399.69	1,472.00	Hazard	6,327.87	785.12
Nov 2022		14.25	PMI	6,313.62	770.87
Dec 2022	399.69	14.25	PMI	6,699.06	1,156.31
	<u>\$4,796.28</u>	<u>\$4,796.23</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year)

Your ending balance from the last month of the account history (escrow balance anticipated) is 6,699.01. Your starting balance (escrow balance required) according to this analysis should be \$1,156.26. This means you have a surplus of 5,542.75. This surplus must be returned to you unless it is less than \$50.00, in which case we have the option of retaining in your escrow account. it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus. A check will be mailed within 30 days from the date of the analysis if your loan is current.

We anticipate the total of your coming year bills to be 4,796.23. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

**New Escrow Payment Calculation**

Unadjusted Escrow Payment	\$399.69
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	<u>\$399.69</u>

If you are a customer in bankruptcy or a customer who has received a bankruptcy discharge of this debt please be advised that this notice is to advise you of the status of your mortgage loan. This notice constitutes neither a demand for payment nor a notice of personal liability to any recipient hereof, who might have received a discharge of such debt in accordance with applicable bankruptcy laws or who might be subject to the automatic stay of Section 362 of the United States Bankruptcy Code. However, it may be a notice of possible enforcement of the lien against the collateral property, which has not been discharged in your bankruptcy.

**Notice of Error or Information Request Address**

You have certain rights under Federal law related to resolving errors in the servicing of your loan and requesting information about your loan. If you want to request information about your loan or if you believe an error has occurred in the servicing of your loan and would like to submit an Error Resolution or Information Request, please write to us at the following address:

Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826